

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW MEXICO

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In re

Debtor Name and last 4 digits of Social Security Number:

Peter Simon Luna 0053

Joint Debtor Name and last 4 digits of Social Security Number:

Kristel Rose Luna 1020

Debtor(s).

Case No.: 7-08-11422-SA

**Debtor's Certification of Completion  
of Postpetition Instructional Course in Personal Financial Management**

*Every individual debtor in a chapter 7, chapter 11 in which section 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:*

- I certify that on July 15, 2008, I completed an instructional course in personal financial management provided by Start Fresh Today Instructional, LLC, an approved provider of the course. A document attesting to the completion of the course is attached.
- I certify that I am not required to complete an instructional course in personal financial management course because:
- I am incapacitated or disabled, as defined in 11 U.S.C. § 109 (h), or.
- I am on active military duty in a military combat zone.

A copy of the order waiving this requirement is attached.

Date signed: 7/20/08

Debtor's signature:

Kristel Rose Luna

Debtor's Address:

1004 Tierra Viva Ct NW  
Albuquerque, NM 87107

Debtor's Telephone:

505-681-4702

**BY ORDER OF THE COURT, FILE THIS FORM IN LIEU OF OFFICIAL FORM 23**

Completion of a course in personal financial management and the filing of a certification of completion with the court are required pursuant to 11 U.S.C. sections 727(a)(11) and 1328(j)(1) and NM Interim Bankruptcy Rules 1007(b)(7) and 4004 (c)(1)(h). Completion of the course is also required in chapter 11 cases of individuals where section 1141(d)(3) applies.

Certificate Number: 03844-NM-DE-004440215

Bankruptcy Case Number: 08-11422

**CERTIFICATE OF DEBTOR EDUCATION**

I certify that on July 15, 2008, at 9:49 o'clock AM EDT,

Kristel Luna completed a course on personal financial management given by internet and telephone by

Start Fresh Today Instructional, LLC  
a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Mexico.

Date: July 15, 2008 By /s/Gino Marconi

Name Gino Marconi

Title Educator